

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1.(Currently amended) A method for pre-screening customer data of a customer by a selling entity ~~for credit pre-approval determination of a customer~~ at a point of sale location, comprising:

- receiving said customer data at a point of sale system; and
- during the course of a single check out process at said point of sale location:
 - transmitting said customer data to a server;
 - searching a database for said customer data; ~~and~~
 - ~~based upon results of said searching;~~
 - performing a credit worthiness check to determine a credit pre-approval of said customer; said performing is done using a result of said searching and without knowledge of and uninitiated by said customer; ~~and~~
 - providing said customer with an invitation to open a charge account;
 - ~~wherein if said customer accepts~~
 - opening said charge account upon acceptance of said invitation by said customer; and
 - ~~if desired by said customer, selectively~~ executing a charge purchase during said check out process at said point of sale system using said opened charge account.

2.(Original) The method of claim 1, further comprising:

- holding said invitation open for a predetermined period of time; and
- providing said customer with information on how to access said invitation at a future date.

3.(Currently amended) The method of claim 1, wherein said customer data includes at least one of said customer's:

name;
address;
telephone number;
social security number;
photo identification card; and
membership card relating to said selling entity.

4. (Currently amended) The method of claim 1, further comprising ~~wherein said searching a database for said customer data includes~~ determining whether a membership status of said customer is active or inactive; wherein further said credit worthiness check is performed on customer data with an active status.

5. (Currently amended) The method of claim 1, further comprising ~~wherein said searching a database for said customer data includes~~ determining whether said customer has a current charge account with said selling entity.

6. (Original) The method of claim 1 wherein said credit worthiness check is performed by a credit bureau.

7. (Original) method of claim 1, wherein said credit worthiness check is performed by a credit issuer.

8. (Original) The method of claim 1 wherein said credit worthiness check is a full bureau check.

9. (Original) The method of claim 1 wherein said credit worthiness check is a partial bureau check.

10. (Currently amended) The method of claim 1 wherein said performing a credit worthiness check ~~includes~~ comprises determining at least one of: a credit account limit; an annual percentage rate; and an account type; for customers who have met specified criteria for said credit pre-approval determination.

11. (Currently amended) The method of claim 1, further comprising ~~wherein said providing said customer with an invitation to open a charge account includes~~ printing out said invitation and providing a terms and a conditions of said invitation.

12. (Currently amended) The method of claim 1, wherein said providing of said ~~customer with an invitation to open a charge account~~ includes ~~comprises~~ offering said customer an incentive to accept said invention through at least one of: a discount ~~off of~~ for a purchase; and a reduced interest rate.

13. (Original) The method of claim 2, wherein said providing said customer information on how to access said invitation at a future date includes printing said information on a receipt at said point of sale system.

14. (Currently amended) The method of claim 1, wherein data related to ~~pre-approvals and~~ a declinations of said invitations ~~to open a charge account are~~ is transmitted to said server, and a customer records relating to said data ~~are~~ is updated.

15. (Currently amended) The method of claim 1, further comprising ~~wherein said opening said charge account includes~~ providing said customer with a charge card.

16. (Currently amended) The method of claim 1, further comprising~~wherein said opening said charge account includes~~ performing a fraud check, said fraud check including verifying said customer's identity.

17. (Currently amended) A storage medium encoded with machine-readable computer program code for pre-screening customer data by a selling entity for ~~credit pre-approval determination of~~ a customer at a point of sale location, the storage medium including instructions for causing the selling entity to implement a method comprising:

receiving said customer data at a point of sale system; and

during the course of a single check out process at said point of sale location:

transmitting said customer data to a server;

searching a database for said customer data; ~~and based upon results of said searching~~;

performing a credit worthiness check to determine a credit pre-approval of said customer, said performing is done using a result of said searching and without knowledge of and uninitiated by said customer; ~~and~~

providing said customer with an invitation to open a charge account; ~~wherein if said customer accepts~~;

opening said charge account, upon acceptance of said invitation by said customer; and

~~if desired by said customer~~, selectively executing a charge purchase during said check out process at said point of sale system.

18. (Original) The storage medium of claim 17, further comprising:
holding said invitation open for a predetermined period of time; and
providing said customer with information on how to access said invitation at a future date.

19. (Original) The storage medium of claim 17, wherein said customer data includes at least one of said customer's:
name;
address;
telephone number;
social security number;
photo identification card; and
membership card relating to said selling entity.

20. (Currently amended) The storage medium of claim 17, further comprising ~~wherein said searching a database for said customer data includes~~ determining whether a membership status of said customer is active or inactive; wherein further said credit worthiness check is performed on customer data with an active status.

21. (Currently amended) The storage medium of claim 17, further comprising ~~wherein said searching a database for said customer data includes~~ determining whether said customer has a current charge account with said selling entity.

22. (Original) The storage medium of claim 17 wherein said credit worthiness check is performed by a credit bureau.

23. (Original) The storage medium of claim 17, wherein said credit worthiness check is performed by a credit issuer.

24. (Original) The storage medium of claim 17 wherein said credit worthiness check is a full bureau check.

25. (Original) The storage medium of claim 17 wherein said credit worthiness check is a partial bureau check.

26. (Currently amended) The storage medium of claim 17 wherein said performing a credit worthiness check ~~includes~~ comprises determining at

least one of: a credit account limit; an annual percentage rate; and an account type; for customers who have met specified criteria for said credit pre-approval determination.

27.(Currently amended) The storage medium of claim 17, further comprising~~wherein said providing said customer with an invitation to open a charge account includes~~ printing out said invitation and providing a terms ~~and~~ a conditions of said invitation.

28. (Currently amended) The storage medium of claim 17, wherein said providing of said customer with an invitation to open a charge ~~account includes~~ comprises: offering said customer an incentive to accept said invention through at least one of: a discount off of a purchase; and a reduced interest rate.

29. (Original) The storage medium of claim 18, wherein said providing said customer information on how to access said invitation at a future date includes printing said information on a receipt at said point of sale system.

30. (Currently amended) The storage medium of claim 17, wherein data related to ~~pre-approvals and~~ a declinations of said ~~invitations to open a charge account are~~ is transmitted to said server and a customer records relating to said data ~~are~~ is updated.

31. (Currently amended) The storage medium of claim 17, further comprising ~~wherein said opening said charge account includes~~ providing said customer with a charge card.

32. (Currently amended) The storage medium of claim 17, further comprising ~~wherein said opening said charge account includes~~

performing a fraud check, said fraud check including verifying said customer's identity.

33.(Currently amended) A system for pre-screening customer data of a customer by a selling entity ~~for credit pre-approval determination of a customer~~ at a point of sale location, comprising:

~~a selling entity including:~~

at least one point of sale system coupled to a communications link;

a server coupled to said at least one point of sale system via said communications link;

a data storage device in communication with said server; and

a link to a credit information server;

wherein, without knowledge of and uninitiated by said customer, said customer data is processed and ~~said a~~ credit pre-approval determination is made prior to said customer selecting a payment method.

34. (Currently amended) The system of claim 33, wherein said point of sale system:

receives said customer data;

transmits said customer data to said server;

processes check out activities;

receives credit pre-approval determination information from said server;

prints out data related to said credit pre-approval determination information; and

~~if desired by~~ in response to a consent of a pre-approved customer, ~~an~~

~~account number is generated~~ generates an account number; and ~~a~~

selectively charges a purchase ~~is executed for of~~ merchandise selected by said customer.

35.(Currently amended) The system of claim 33, wherein said server:

accesses a customer records relating to said pre-approval

determination; and ~~if~~

in the event said customer data stored in said customer records meets specified criteria, transmits said customer data to said credit information server for a credit worthiness check.

36. (Original) The system of claim 33, wherein said link to a credit information server includes a dedicated telephone line.

37. (Original) The system of claim 33, wherein said link to a credit information server 'includes an Internet connection.